1 Badma Gutchinov, Esq. # 140040 Law Office of Badma Gutchinov P.O. Box 16431 San Francisco, CA 94116-0431 3 Telephone: (415) 572-7075 Facsimile: (855) 293-3696 4 5 Attorney for Debtor 6 7 UNITED STATES BANKRUPTCY COURT 8 NORTHERN DISTRICT OF CALIFORNIA, SAN FRANCISCO DIVISION 9 10 11 JEFFREY E. DEWEESE, Case No. 19-30625 HLB13 In re: Chapter 13 12 13 Debtor. RESPONSE: RESPONSIVE SUPPLEMENTAL DECLARATION OF DEBTOR IN 14 OPPOSITION TO RELIEF 15 Date: February 20, 2020 Time: 1:00 p.m. 16 Dept: Courtroom 19 17 I. JEFFREY E. DEWEESE declare: 18 1. I am the Debtor. I have personal knowledge of the following facts and if I am 19 20 called to testify, I could and would competently testify hereto. 2.1 2. I am respectfully requesting that the automatic stay remain in effect while my 22 loan modification resubmitted application is under review or still under review as per servicer, 23 Fay communication with on January 31, 2020. As of filing of their motion, I had a pending loan 24 modification as of November 30, 2019 which was resubmitted on February 4, 2020. Attached 25 hereto is a true and correct of my only letter from Fay, marked hereto as Exhibit "B". 26 27 3. As per court's guideline re: residential loan modification on relief from stay 28

motion in Chapter 13 cases, Fay did NOT follow this guideline filing their motion prematurely

and mistakenly stated in their RS Cover Sheet that a loan modification was not submitted prior to filing of their motion.

- 4. Fay Servicing further stated that I had until February 27, 2020 (see paragraph of Fay's January 31, 2020 letter, Exhibit "B".
- 5. My attorney has Creditor's counsel to continue the hearing of this motion, but they have not as filing my supplemental response. Now, I ask the motion to be withdrawn or denied.
- 6. Since I have until February 27, 2020, I intend to provide Fay additional supporting documents and am willing to amend my application so that I will be given fullest consideration. I am asking the court to give me a chance while I have the stay in effect so that I can work out a modification of the loan.
- 7. I declare under the penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed in San Francisco, California.

Dated: February 14, 2020 /s/Jeffrey E. DeWeese
Debtor Jeffrey E. DeWeese